



06-05-02

68/2151

#2 05/09/03 CW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application: Terry H. Beck et al.

Serial No.: 10/086,406

Filed: March 1, 2002

Art Unit: 2151

Confirmation No.: 1280

For: **SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT**

Commissioner for Patents
Washington, D.C. 20231

Sir:

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INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. 1.56, counsel wishes to make of record the attached items of information for the Examiner's consideration in connection with this application. Also enclosed is a form PTO-1449 for the Examiner's convenience in making such consideration of record. Inclusion herein of any particular item of information is not to be construed as an admission that same is prior art.

The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 09-0528.

Respectfully submitted,

Jeffrey R. McFadden

Reg. No. 46,916

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Date:

File No.: 4770-108 (31.2)



FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4770-108 (31.2)	SERIAL NO. 10/086,406
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Terry H. Beck et al.	GROSS FILING DATE 03/01/2002
		2151	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	A	4,264,808	4/1981	Owens et al.	235	379	
	B	4,270,042	5/1981	Case	235	379	
	C	4,523,330	6/1985	Cain	382	7	
	D	4,694,397	9/1987	Grant et al.	364	408	
	E	4,823,264	4/1989	Deming	364	408	
	F	5,038,283	8/1991	Caveney	364	403	
	G	5,237,159	8/1993	Stephens et al.	235	379	
	H	5,301,350	4/1994	Rogan et al.	395	800	
	I	5,412,190	5/1995	Josephson et al.	235	379	
	J	5,532,464	7/1996	Josephson et al.	235	379	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449)



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U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	K	5,668,897	9/1997	Stolfo	382	283	
	L	5,677,955	10/1997	Doggett et al.	380	24	
	M	5,691,524	11/1997	Josephson	235	379	
	N	5,754,674	5/1998	Ott et al.	382	112	
	O	5,783,808	7/1998	Josephson	235	379	
	P	5,784,503	7/1998	Bleecker, III et al.	382	306	
	Q	5,790,260	8/1998	Myers	358	296	
	R	5,832,463	11/1998	Funk	705	35	
	S	5,848,400	12/1998	Chang	705	35	
	T	5,930,778	7/1999	Geer	705	45	
	U	5,937,084	8/1999	Crabtree et al.	382	137	
	V	5,940,844	8/1999	Cahill et al.	707	526	

FOREIGN PATENT DOCUMENTS

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Sheet 2 of 3

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U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
	W	6,059,185	5/2000	Funk et al.	235	379	
	X	6,097,834	8/2000	Krouse et al.	382	137	
	Y	6,181,837	1/2001	Cahill et al	382	305	
	Z	6,282,308	8/2001	Cossette	382	137	4/1999
	AA	6,301,379	10/2001	Thompson et al.	382	137	2/1997
	BB	US2001/001873 9A1	8/2001	Anderson et al.	713	176	12/2000
	CC	US2001/003729 9A1	11/2001	Nichols et al.	705	42	5/2001

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							YES	NO

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CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number: EL795277780US

Date of Deposit: 6-4-02

I hereby certify that this paper, which is an Information Disclosure Statement for an application entitled SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT (Our File No. 4770-108 (31.2)), is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, DC 20231.

Mailed By: Nichol Neal
Nichol Neal